

LORRI COBLE,	)	<b>Case No.</b>
	)	
Plaintiff,	)	<b>PLAINTIFF'S COMPLAINT FOR</b>
	)	<b>DAMAGES</b>
v.	)	<b>(Telephone Consumer Protection Act)</b>
	)	
JP MORGAN CHASE & CO.,	)	
	)	
Defendant.	)	
	)	

LORRI COBLE (“Plaintiff”), by and through her attorneys, alleges the following against JP MORGAN CHASE, N.A. (“Defendant”):

## JURISDICTION AND VENUE

2. Defendant conducts business in the state of Texas, and therefore, personal jurisdiction is established. Venue is proper pursuant to 28 U.S.C. 1391(b)(2).
3. Jurisdiction of this Court arises under 28 U.S.C. § 1331 and 47 U.S.C. §227(b)(3). See, Mims v. Arrow Financial Services, LLC, 565 U.S. 368 (2012), holding that federal and state courts have concurrent jurisdiction over private suits arising under the TCPA and 28

1 U.S.C. § 1367 grants this court supplemental jurisdiction over the state claims contained  
2 herein.

- 3 4. Venue is proper in the United States District Court for the Eastern District of Texas  
4 pursuant to 28 U.S.C § 1391(b) because Plaintiff resides within this District and a  
5 substantial part of the events or omissions giving rise to the herein claims occurred, or a  
6 substantial part of property that is the subject of the action is situated within this District.

7 **PARTIES**

- 8 5. Plaintiff is a natural person residing in the county of Houston, in the city of Grapeland,  
9 Texas.  
10 6. Defendant is a national bank, with headquarters in New York, doing business in the State  
11 of Texas.  
12 7. At all times relevant to this Complaint, Defendant has acted through its agents, employees,  
13 officers, members, directors, heir, successors, assigns, principals, trustees, sureties,  
14 subrogees, representatives and insurers.  
15

16 **FACTUAL ALLEGATIONS**

- 17 8. Defendant placed collection calls to Plaintiff seeking and attempting to collect on alleged  
18 debts owed by Plaintiff.  
19 9. Defendant placed collection calls to Plaintiff's cellular telephone at phone number (903)  
20 570-60XX.  
21 10. Defendant placed collection calls to Plaintiff from phone numbers including, but not  
22 limited to (210) 520-6400, (847) 426-9203, (402) 220-4822, (210) 520-0146, (407) 732-  
23 2416.  
24  
25

1 11. Per its prior business practices, Defendant's calls were placed with an automated telephone  
2 dialing system ("auto-dialer").

3 12. Defendant used an "automatic telephone dialing system", as defined by 47 U.S.C. §  
4 227(a)(1) to place its telephone calls to Plaintiff seeking to collect a consumer debt  
5 allegedly owed by Plaintiff, LORRI COBLE.

6 13. Defendant's calls did not constitute calls for emergency purposes as defined by 47 U.S.C.  
7 § 227(b)(1)(A).

8 14. Defendant's calls were placed to a telephone number assigned to a cellular telephone  
9 service for which Plaintiff incurs a charge for incoming calls pursuant to 47 U.S.C. §  
10 227(b)(1).

11 15. Defendant never received Plaintiff's "prior express consent" to receive calls using an  
12 automatic telephone dialing system or an artificial or prerecorded voice on her cellular  
13 telephone pursuant to 47 U.S.C. § 227(b)(1)(A).

14 16. On December 20, 2017 Plaintiff called into Defendant's company at phone number (210)  
15 520-6400. After providing personally identifying information, Plaintiff spoke with  
16 Defendant's representative and requested that Defendant cease calling Plaintiff's cellular  
17 phone.  
18

19 17. During the conversation, Plaintiff gave her social security number, date of birth and  
20 telephone number to assist Defendant's representative in accessing her account before  
21 asking Defendant to stop calling her cell phone.

22 18. Plaintiff revoked any consent, explicit, implied, or otherwise, to call her cellular telephone  
23 and/or to receive Defendant's calls using an automatic telephone dialing system in her  
24 conversation with Defendant's representative on December 20, 2017.  
25

1 19. Despite Plaintiff's requests to cease, Defendant continued to place collection calls to  
2 Plaintiff after December 20, 2017.

3 20. Despite Plaintiff's request that Defendant cease placing automated collection calls,  
4 Defendant placed at least one hundred and sixty four (164) automated calls to Plaintiff's  
5 cell phone.

6 **FIRST CAUSE OF ACTION**  
7 **NEGLIGENT VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT**  
8 **47 U.S.C. § 227**

9 21. Plaintiff repeats and incorporates by reference into this cause of action the allegations set  
10 forth above at Paragraphs 1-20.

11 22. The foregoing acts and omissions of Defendant constitute numerous and multiple  
12 negligent violations of the TCPA, including but not limited to each and every one of the  
13 above cited provisions of 47 U.S.C. § 227 et seq.

14 23. As a result of Defendant's negligent violations of 47 U.S.C. § 227 et seq., Plaintiff is  
15 entitled to an award of \$500.00 in statutory damages, for each and every violation,  
16 pursuant to 47 U.S.C. §227(b)(3)(B).

17 24. Plaintiff is also entitled to seek injunctive relief prohibiting such conduct in the future.  
18

19 **SECOND CAUSE OF ACTION**  
20 **KNOWING AND/OR WILLFUL VIOLATIONS OF THE TELEPHONE CONSUMER**  
21 **PROTECTION ACT**  
22 **47 U.S.C. § 227 et. seq.**

23 25. Plaintiff repeats and incorporates by reference into this cause of action the allegations set  
24 forth above at Paragraphs 1-20.  
25

1 26. The foregoing acts and omissions of Defendant constitute numerous and multiple knowing  
2 and/or willful violations of the TCPA, including but not limited to each and every one of  
3 the above cited provisions of 47 U.S.C. § 227 et seq.

4 27. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227 et seq.,  
5 Plaintiff is entitled an award of \$1,500.00 in statutory damages, for each and every  
6 violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

7 28. Plaintiff is also entitled to seek injunctive relief prohibiting such conduct in the future.

8 **THIRD CAUSE OF ACTION**  
9 **DEFENDANT VIOLATED THE TFDCPA**  
10 **TEX. FIN. CODE § 392.001 et. seq.**

11 29. Plaintiff repeats and incorporates by reference into this cause of action the allegations set  
12 forth above at Paragraphs 1-20.

13 30. Defendant violated the Texas Fair Debt Collection Practices Act, Tex. Fin. Code §  
14 392.302(4). Defendant's violations of TFDCPA include, but are not limited to the  
15 following:

- 16 a. Defendant violated TFDCPA, Tex. Fin. Code § 392.302(4) by causing Plaintiff's  
17 telephone to ring repeatedly or continuously and making repeated or continuous  
18 telephone calls, with the intent to harass Plaintiff at the called number.

19 **PRAYER FOR RELIEF**

20 WHEREFORE, Plaintiff, LORRI COBLE, respectfully requests judgment be entered  
21 against Defendant, JP MORGAN CHASE, N.A., for the following:

22 **FIRST CAUSE OF ACTION**

23 29. For statutory damages of \$500.00 multiplied by the number of TCPA violations alleged  
24 herein (164): \$82,000.00.

25 30. Actual damages and compensatory damages according to proof at time of trial;

**SECOND CAUSE OF ACTION**

31. For statutory damages of multiplied by the number of TCPA violations alleged herein  
(164): \$246,000.00;

32. Actual damages and compensatory damages according to proof at time of trial;

**THIRD CAUSE OF ACTION**

33. Declaratory judgment that Defendant's conduct violated the Texas Fair Debt Collection  
Practices Act;

34. Statutory damages of \$100.00;

35. Actual damages and compensatory damages according to proof at time of trial.

36. Litigation costs and reasonably billed attorney's fees after a trial on the merits.

**ON ALL CAUSES OF ACTION**

37. Actual damages and compensatory damages according to proof at time of trial;

38. Costs and reasonable attorneys' fees;

39. Any other relief that this Honorable Court deems appropriate.

**JURY TRIAL DEMAND**

40. Plaintiff demands a jury trial on all issues so triable.

RESPECTFULLY SUBMITTED,

Dated: July 3, 2018

By: /s/ Jeffrey Lohman  
Jeffrey Lohman  
The Law Offices of Jeffrey Lohman, P.C.  
4740 Green River Rd., Ste. 206  
Corona, CA 92880  
T: (866) 329-9217  
E: jeffl@jlohman.com  
Attorney for Plaintiff